

FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L. L. P.

1300 I STREET, N. W.  
WASHINGTON, DC 20005-3315

MARCUS B. FINNEGAN  
1927-1976

DOUGLAS B. HENDERSON  
FORD F. FARABOW, JR.  
ARTHUR S. GARRETT  
DONALD R. DUNNER  
BRIAN G. BRUNSVOLD  
TIPTON D. JENNINGS IV  
JERRY D. VOIGHT  
LAURENCE R. HEFTER  
KENNETH E. PAYNE  
HERBERT H. MINTZ  
C. LARRY O'ROURKE  
ALBERT J. SANTORELLI  
MICHAEL C. ELMER  
RICHARD H. SMITH  
STEPHEN L. PETERSON  
JOHN M. ROMARY  
BRUCE C. ZOTTER  
DENNIS P. O'REILLEY  
ALLEN M. SOKAL  
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DAVID W. HILL  
THOMAS L. IRVING  
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THOMAS W. WINLAND  
BASIL J. LEWIS  
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E. ROBERT YOCHEES  
BARRY W. GRAHAM  
SUSAN HABERMAN GRIFFEN  
RICHARD B. RACINE  
THOMAS L. JENKINS  
ROBERT E. CONVERSE, JR.  
CLAIN X. MULLEN, JR.  
CHRISTOPHER P. FOLEY  
JOHN C. PAUL  
GRIFFITH B. PRICE, JR.  
JOHN F. HORNICK  
ROBERT D. LITZOW  
DAVID M. KELLY

KENNETH J. MEYERS  
CAROL P. EINAUDI  
WALTER Y. BOYD, JR.  
STEVEN M. ANZALONE  
DARREL C. KARL\*  
JEAN BURKE FORDIS  
BARBARA CLARKE McCURDY  
JAMES K. HAMMOND  
RICHARD V. BURGUJIAN  
J. MICHAEL JAKES  
JOHN C. LOWE  
DIRK D. THOMAS  
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CHRISTOPHER P. ISAAC  
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ANDREW CHANHO SONU  
MARK S. SOMMERS  
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DAVID S. FORMAN  
VINCENT P. KOVALICK  
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GERSON S. PANITCH  
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MICHAEL R. MCGURK  
JEFFREY A. BERKOWITZ  
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MICHAEL J. BELL  
LUKE A. KILYK  
JAMES B. MONROE  
MICHAEL K. KIRSCHNER  
DORIS JOHNSON HINES  
JEFFREY D. KARCESKI  
GLENN E. J. MURPHY\*  
MICHAEL L. LEETZOW  
DAVID A. MANSPEIZER

202-408-4000  
FACSIMILE 202-408-4400

AVENUE LOUISE 326, BOX 37

1030 BRUSSELS, BELGIUM

TELEPHONE 011-322-646-0353

FACSIMILE 011-322-646-2136

TORANOMON NO. 48 MORI BUILDING

THIRD FLOOR

1-5, TORANOMON 5-CHOME

MINATO-KU, TOKYO 105, JAPAN

TELEPHONE 011-813-3431-6943

FACSIMILE 011-813-3431-6945

WRITER'S DIRECT DIAL NUMBER:

(202) 408-4392

May 8, 1997

LINDA A. WADLER  
LORIANN JOHNSON  
R. BRUCE BOWER  
THOMAS H. MARTIN  
DAVID L. SOLTZ  
LISA F. PELLER  
THALIA V. WARNEMENT  
MICHELE C. BOSCH\*  
HOWARD W. LEVINE  
LESLIE I. BOOKOFF  
LINDA S. PAINE-POWELL  
JOHN R. ALISON  
BARBARA R. RUDOLPH  
JEFF E. SCHWARTZ  
ANTHONY M. GUTOWSKI  
STEPHEN G. KALINCHAK  
HOWARD A. KWON  
JULIA ANNE MATHESON  
SIMON D. ROBERTS\*  
L. SCOTT BURWELL  
REL S. AMBROZY  
CHELLIS E. NEAL  
ALLEN M. LO  
STEVEN McCANN\*  
KENNETH E. HORTON\*  
MICHAEL A. MORIN\*  
ROBERT L. BURNS\*  
KATHLEEN M. OLSTER  
DOUGLAS A. RETTEW\*  
ESTHER H. LIM  
MICHAEL T. SIEKMAN  
JOHN R. THOMAS\*  
CHRISTIE BATY HEINZE  
WILLIAM F. RAUCHHOLZ  
DAVID L. CLARK\*  
FRANK A. DECOSTA III\*  
MARCIA R. MORTON\*  
B. BRETT HEAVNER  
SIMONE L. LONIGAN\*  
MICHAEL J. FLIBBERT

RICHARD L. RAINIEY  
STEVEN P. O'CONNOR  
SCOTT A. HERBST  
YORK M. FAULKNER\*  
JACQUELINE M. RYALL  
YITAI HU\*  
MONICA B. RICHMAN\*  
ALAN A. WRIGHT\*  
MICHAEL V. KRULJAC\*  
BRIAN P. KINNEAR\*  
PAOLO M. TREVISAN\*  
SCOTT H. BLACKMAN\*  
ANDREW C. WARNECKE\*  
EDWARD T. SAADI\*  
BARRY D. GIDDIE\*  
ANTHONY A. DREUX\*  
MATTHEW DELGIORNO\*  
ERIN M. HARRIMAN\*  
ANITA VARMA\*

COUNSEL  
ARTHUR J. LEVINE  
GEORGE E. HUTCHINSON  
HERBERT W. PATTERSON  
WILLIAM T. MCCLAIN  
WILFORD L. WISNER  
ROBERT F. ZIEMS  
ROBERT J. EICELBURG  
ERNEST F. CHAPMAN  
WAYNE W. HERRINGTON  
ROBERT A. CAHILL\*  
LIAM O'GRADY\*  
CHARLES E. VAN HORN\*  
JAMES H. DAVIS  
C. EDWARD GOOD\*  
CHARLES S. HALL

PATENT AGENT  
FRANK E. CAFFOE

\*ADMITTED TO A BAR OTHER THAN DC

Mr. John Polk  
Lockheed Martin IMS  
1200 K Street, Northwest  
Washington, DC 20005

Re: Patentability Search Regarding  
Apparatus and Method for Debit-Based Payment Processing  
Our Reference: 06556.0003-00000

Dear John:

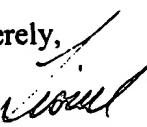
Please find enclosed the four patents that were discovered during the patentability search pertaining to your debit-based payment processing system.

Redacted

I propose that we set up either a meeting or a conference call for Thursday, May 15, or Friday, May 16.

If you have any questions, please feel free to call me at (202) 408-4392.

With best regards,

Sincerely,  
  
Lionel M. Lavenue

Enclosures